

EXHIBIT A

**CERTIFICATION PURSUANT TO
THE FEDERAL SECURITIES LAWS**

I, Mitchell Wax, hereby certify, as to the claims asserted pursuant to the federal securities laws, and as amended by the Private Securities Litigation Reform Act of 1995, that:

1. I have reviewed the Complaint against Cross River Bank and authorize the filing of the complaint on my behalf.
2. I did not purchase or acquire Sunlight Financial, LLC (“Sunlight”) securities at the direction of plaintiffs’ counsel or in order to participate in any private action arising under the federal securities laws.
3. I am willing to serve as a representative party on behalf of a Class of investors who purchased or otherwise acquired Sunlight securities during the Class Period, including providing testimony at deposition and trial, if necessary. I understand that the Court has the authority to select the most adequate lead plaintiff in this action.
4. The attached sheet lists all of my transactions in Sunlight securities during the Class Period as specified in the Complaint.
5. During the three-year period preceding the date on which this Certification is signed, I have not served or sought to serve as a representative party on behalf of a class under the federal securities laws.
6. I agree not to accept any payment for serving as a representative party on behalf of the class as set forth in the Complaint, beyond my pro rata share of any recovery, except such reasonable costs and expenses directly relating to the representation of the class as ordered or approved by the Court.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed this 26 of September, 2024.

Mitchell Wax

Mitchell Wax (Sep 26, 2024 07:47 PDT)

Mitchell Wax

Schedule A

Transactions of Mitchell Wax in Sunlight Financial Holdings, LLC
January 25, 2021 through October 31, 2023, inclusive

ACCOUNT NO. 1

Date	Transaction	Security	Shares	Price
3/17/2021	Buy	SPRQ	785	\$10.300
1/28/2021	Buy	SPRQ	384	\$12.750
1/28/2021	Buy	SPRQ	200	\$12.750
1/28/2021	Buy	SPRQ	100	\$12.750
1/28/2021	Buy	SPRQ	100	\$12.750
1/28/2021	Buy	SPRQ	1	\$12.750
7/15/2021	Buy	SUNL	300	\$8.500
7/15/2021	Buy	SUNL	5	\$8.500
7/15/2021	Buy	SUNL	90	\$8.500
7/15/2021	Buy	SUNL	88	\$8.500
7/15/2021	Buy	SUNL	1,000	\$8.500
7/15/2021	Buy	SUNL	292	\$8.500
7/16/2021	Buy	SUNL	50	\$7.950
7/16/2021	Buy	SUNL	950	\$7.950
8/19/2021	Buy	SUNL	2,500	\$5.650
11/4/2021	Buy	SUNL	594	\$5.650
11/4/2021	Buy	SUNL	296	\$5.650
11/4/2021	Buy	SUNL	2,878	\$5.650
11/4/2021	Buy	SUNL	6	\$5.650
11/4/2021	Buy	SUNL	42	\$5.650
11/4/2021	Buy	SUNL	4	\$5.650
11/4/2021	Buy	SUNL	600	\$5.650
11/22/2021	Buy	SUNL	5,000	\$4.980
11/23/2021	Buy	SUNL	5,000	\$4.480
11/26/2021	Buy	SUNL	300	\$4.200

11/26/2021	Buy	SUNL	274	\$4.200
11/26/2021	Buy	SUNL	30	\$4.200
11/26/2021	Buy	SUNL	1,396	\$4.200
12/14/2021	Buy	SUNL	200	\$3.600
12/14/2021	Buy	SUNL	299	\$3.600
12/14/2021	Buy	SUNL	100	\$3.600
12/14/2021	Buy	SUNL	100	\$3.600
12/14/2021	Buy	SUNL	301	\$3.600
12/14/2021	Buy	SUNL	400	\$3.600
12/14/2021	Buy	SUNL	3,600	\$3.600

ACCOUNT NO. 2

Date	Transaction	Security	Shares	Price
3/17/2021	Buy	SPRQ	342	\$10.300
3/17/2021	Buy	SPRQ	158	\$10.300
3/17/2021	Buy	SPRQ	250	\$10.300
1/28/2021	Buy	SPRQ	300	\$12.680
1/28/2021	Buy	SPRQ	100	\$12.680
1/28/2021	Buy	SPRQ	95	\$12.680
1/28/2021	Buy	SPRQ	55	\$12.680
1/28/2021	Buy	SPRQ	100	\$12.680
1/28/2021	Buy	SPRQ	100	\$12.680
7/15/2021	Buy	SUNL	277	\$8.500
7/15/2021	Buy	SUNL	38	\$8.500
7/15/2021	Buy	SUNL	81	\$8.500
7/15/2021	Buy	SUNL	677	\$8.500
7/15/2021	Buy	SUNL	57	\$8.500
7/15/2021	Buy	SUNL	68	\$8.500
7/15/2021	Buy	SUNL	100	\$8.500
7/15/2021	Buy	SUNL	52	\$8.500
7/15/2021	Buy	SUNL	43	\$8.500
7/15/2021	Buy	SUNL	100	\$8.500

7/15/2021	Buy	SUNL	66	\$8.500
7/15/2021	Buy	SUNL	81	\$8.500
7/15/2021	Buy	SUNL	47	\$8.500
7/15/2021	Buy	SUNL	100	\$8.500
7/15/2021	Buy	SUNL	64	\$8.500
7/15/2021	Buy	SUNL	66	\$8.500
7/15/2021	Buy	SUNL	83	\$8.500
7/16/2021	Buy	SUNL	901	\$7.950
7/16/2021	Buy	SUNL	99	\$7.950
8/19/2021	Buy	SUNL	1,074	\$5.650
8/19/2021	Buy	SUNL	200	\$5.650
8/19/2021	Buy	SUNL	1,591	\$5.650
8/19/2021	Buy	SUNL	140	\$5.650
8/19/2021	Buy	SUNL	94	\$5.650
8/19/2021	Buy	SUNL	3,238	\$5.650
8/19/2021	Buy	SUNL	230	\$5.650
8/19/2021	Buy	SUNL	809	\$5.650
8/19/2021	Buy	SUNL	124	\$5.650
11/4/2021	Buy	SUNL	700	\$5.650
11/4/2021	Buy	SUNL	500	\$5.650
11/4/2021	Buy	SUNL	3,220	\$5.650
11/22/2021	Buy	SUNL	5,000	\$4.980
11/23/2021	Buy	SUNL	44	\$4.480
11/23/2021	Buy	SUNL	600	\$4.480
11/23/2021	Buy	SUNL	3,980	\$4.480
11/23/2021	Buy	SUNL	376	\$4.480
11/26/2021	Buy	SUNL	2,000	\$4.200
12/14/2021	Buy	SUNL	5,000	\$3.600
12/14/2021	Buy	SUNL	5,000	\$3.600
9/29/2022	Buy	SUNL	25,000	\$1.150

<u>ACCOUNT NO. 3</u>				
Date	Transaction	Security	Shares	Price
3/17/2021	Buy	SPRQ	785	\$10.300
1/28/2021	Buy	SPRQ	384	\$12.750
1/28/2021	Buy	SPRQ	200	\$12.750
1/28/2021	Buy	SPRQ	100	\$12.750
1/28/2021	Buy	SPRQ	100	\$12.750
1/28/2021	Buy	SPRQ	1	\$12.750
7/15/2021	Buy	SUNL	8	\$8.500
7/15/2021	Buy	SUNL	1,992	\$8.500
7/16/2021	Buy	SUNL	548	\$7.950
7/16/2021	Buy	SUNL	452	\$7.950
8/19/2021	Buy	SUNL	4	\$5.650
8/19/2021	Buy	SUNL	10	\$5.650
8/19/2021	Buy	SUNL	4,728	\$5.650
8/19/2021	Buy	SUNL	2,582	\$5.650
8/19/2021	Buy	SUNL	176	\$5.650
11/4/2021	Buy	SUNL	450	\$5.650
11/4/2021	Buy	SUNL	74	\$5.650
11/4/2021	Buy	SUNL	2,000	\$5.650
11/4/2021	Buy	SUNL	1,596	\$5.650
11/4/2021	Buy	SUNL	300	\$5.650
11/19/2021	Buy	SUNL	100	\$4.980
11/19/2021	Buy	SUNL	300	\$4.980
11/22/2021	Buy	SUNL	200	\$4.980
11/22/2021	Buy	SUNL	300	\$4.980
11/22/2021	Buy	SUNL	100	\$4.980
11/22/2021	Buy	SUNL	2,320	\$4.980
11/22/2021	Buy	SUNL	284	\$4.980
11/22/2021	Buy	SUNL	172	\$4.980
11/22/2021	Buy	SUNL	100	\$4.980
11/22/2021	Buy	SUNL	100	\$4.980

11/22/2021	Buy	SUNL	100	\$4.980
11/22/2021	Buy	SUNL	100	\$4.980
11/22/2021	Buy	SUNL	328	\$4.980
11/22/2021	Buy	SUNL	100	\$4.980
11/22/2021	Buy	SUNL	200	\$4.980
11/22/2021	Buy	SUNL	96	\$4.980
11/22/2021	Buy	SUNL	100	\$4.980
11/23/2021	Buy	SUNL	423	\$4.470
11/23/2021	Buy	SUNL	19	\$4.470
11/23/2021	Buy	SUNL	1,816	\$4.470
11/23/2021	Buy	SUNL	1,700	\$4.470
11/23/2021	Buy	SUNL	1,042	\$4.470
11/26/2021	Buy	SUNL	604	\$4.200
11/26/2021	Buy	SUNL	1,396	\$4.200
12/14/2021	Buy	SUNL	8,000	\$3.590
12/14/2021	Buy	SUNL	73	\$3.600
12/14/2021	Buy	SUNL	412	\$3.600
12/14/2021	Buy	SUNL	600	\$3.600
12/14/2021	Buy	SUNL	88	\$3.600
12/14/2021	Buy	SUNL	100	\$3.600
12/14/2021	Buy	SUNL	600	\$3.600
12/14/2021	Buy	SUNL	127	\$3.600
9/29/2022	Buy	SUNL	551	\$1.150
9/29/2022	Buy	SUNL	2,049	\$1.150
9/29/2022	Buy	SUNL	100	\$1.150
9/29/2022	Buy	SUNL	200	\$1.150
9/29/2022	Buy	SUNL	6,200	\$1.150
9/29/2022	Buy	SUNL	100	\$1.150
9/29/2022	Buy	SUNL	100	\$1.150
9/29/2022	Buy	SUNL	1,200	\$1.150
9/29/2022	Buy	SUNL	1,300	\$1.150
9/29/2022	Buy	SUNL	400	\$1.150
9/29/2022	Buy	SUNL	200	\$1.150
9/29/2022	Buy	SUNL	12,500	\$1.150

9/29/2022	Buy	SUNL	100	\$1.150
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